

Exhibit X

HSBC in the USA



150

> Years

\$250bn

> In assets

400,000

> Customers

Our Services

HSBC USA provides tailored financial solutions to large corporate, institutional and government clients, alongside international and domestic banking services for corporate, international subsidiaries, innovation and business clients. We support individuals, families, business owners, investors and entrepreneurs around the world to manage, protect and grow their wealth. HSBC has 17 wholesale banking offices and 21 wealth centers across the U.S., including New York, Washington D.C., Miami, Los Angeles and San Francisco.



Our Headquarters

66 Hudson Boulevard
New York, NY 10001

[HQ picture: M Moser Associates and Garrett Rowland]



Our CEO

Michael Roberts

Chief Executive Officer, US and Americas

HSBC History in the USA

Our presence in the USA dates back to 1875 when HSBC opened an office in San Francisco, and five years later, an office in New York City. Both locations specialized in trade finance. In 1955, the San Francisco office was converted to The Hongkong and Shanghai Banking Corporation of California, a new subsidiary that developed a small network of branches with a continued focus on trade.

In 1980, HSBC acquired a majority stake in Marine Midland Bank, with a full takeover completed seven years later. Marine Midland Bank was renamed HSBC Bank USA in 1999. In that same year, HSBC Holdings plc made its debut on the New York Stock Exchange and completed the acquisition of Republic New York Corporation.

In 2024, HSBC moved its corporate U.S. headquarters to The Spiral in New York City, the financial capital of the world, reaffirming our commitment to our clients.

HSBC Group history timeline

1865

2024

< 1865 >



HONG KONG HARBOUR, CHINESE ARTIST, EARLY 1860S

More about HSBC in the USA



HSBC USA fact sheet

English PDF 62.42 KB

Insight on HSBC.com 

Online wire transfers

Easily send and receive international wire transfers in multiple currencies.



[Home](#) > [International banking](#) > **International Payments**

A secure and convenient way to send money abroad.

Send international funds to family and friends, manage a property and much more. Make transfers 24/7 via online banking, get live exchange rate updates, and send money safely with secure authentication.

[Log On](#)

Flexible, convenient and secure transfers

Our secure service makes it easy to send and receive international wire transfers¹ in multiple currencies using your eligible² accounts. Send funds to family and friends, manage a property and more.



- ✓ Make international payments 24/7 in online banking, whether it's going to an HSBC account or another bank.
- ✓ Easily set up future-dated and recurring payments.
- ✓ Our trusted global network guarantees secure, automated transfers via online banking. Authentication from your HSBC Security Device is required - giving you added protection.
- ✓ Eligible accounts include all checking and deposit accounts except for Certificates of Deposit (CDs) and Commercial Accounts.
- ✓ The international wire tracker allows you to easily track the status of your payment journey, much like tracking a parcel through the post.



Know how much you're sending

Send money confidently online around the world, whenever you're sending it, with our live exchange rates.

- ✓ Send money to more than 150 destinations.



much you're sending and receiving.

Sending and receiving wire transfers

How it works

How to send a wire transfer via online banking



How to send money using the app



What information do I need to send a wire transfer?



How long does a wire transfer take to process?



Frequently asked questions

What information do I need to provide the sender in order to receive a wire transfer?



For you to receive an international wire transfer, you'll need to let the sender know:

- your full name and address
- International wire (SWIFT): MRMDUS33
- International (CHIPS): 435499
- ABA (Fedwire) 021001088 122240861 (California Only)
- HSBC U.S. Bank Address: 66 Hudson Boulevard E New York, NY 10001
- IBAN (International Bank Account number) or account number
- BIC (Business Identifier Code)

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If the payment order for your transfer (domestic or international remittance) includes an incorrect account number or recipient institution identifier, you could lose the transfer amount.

Which currencies can I make an international wire transfer in?



Can I cancel a wire transfer?



What exchange rate is used?



Are there transfer fees?



How quickly are wire transfers processed?



Can I set up a future dated or recurring wire transfer?



How do I track an international wire transfer?



Before you start

Details you'll need



Send a wire transfer

[Log On](#)

can log on now and send a wire transfer.

using wire transfers.

[Log on to online banking](#)[View accounts](#)

Not using online banking yet? [Find out more.](#)

Make a wire transfer at a Wealth Center



You might be interested in

HSBC Global Money Account >

A multi-currency bank account designed to meet your international needs.

Worldwide banking >

View all your global accounts in one place online and instantly move money between them, fee-free³.

HSBC Premier checking >

Make the most of life, no matter where you are now or where you're going next.

Additional information

1. For applicable transfer fees, please refer to the Pre-Payment and Receipt Disclosures received at the time of your wire transaction. Incoming wire transfers may be subject to fees from HSBC and non-HSBC financial institutions. Please check your account terms and charges for further details. HSBC is not responsible for these charges.
2. Eligible accounts include all deposit accounts except for CDs and Commercial Accounts

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access Global View and Global Transfers. Access to U.S. online banking through Global View from outside the U.S. may be limited.

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Equal Housing Lender

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